



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** SEACOAST BANKING CORPORATION OF FLORIDA

**City/State** STUART, FL

## Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 10,811,704

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SEACOAST BANKING CORPORATION OF FLORIDA

815 COLORADO AVENUE

STUART, FL 34994

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	10,797,603			8,738,319			9,318,962			7,838,330			6,829,827		
Net income (\$000) .....	53,343			65,129			124,403			77,764			98,739		
Number of BHCs in peer group .....	132			145			152			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.93	2.67	68	3.04	2.86	67	2.97	2.85	58	3.36	2.96	83	3.57	3.21	73
+ Non-interest income .....	0.64	0.96	34	0.77	0.94	41	0.77	0.94	42	0.76	0.98	39	0.82	0.90	46
- Overhead expense .....	2.16	2.17	54	2.11	2.32	36	2.13	2.37	37	2.35	2.48	43	2.36	2.59	38
- Provision for credit losses .....	0.14	0.09	70	-0.24	-0.03	13	-0.10	-0.01	23	0.49	0.38	68	0.16	0.12	71
+ Securities gains (losses) .....	0	0	43	0	0.01	7	0	0.01	6	0.01	0.02	59	0.02	0.01	78
+ Other tax equivalent adjustments .....	0	0	46	0	0	82	0	0	80	0	0	8	0	0	83
= Pretax net operating income (tax equivalent) .....	1.26	1.40	36	1.93	1.70	69	1.71	1.64	48	1.29	1.22	55	1.89	1.53	79
Net operating income .....	0.99	1.06	43	1.49	1.30	70	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77
Net income .....	0.99	1.06	43	1.49	1.31	69	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77
Net income (Subchapter S adjusted) .....		1.63			1.49			1.37			1.27				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.11	3.12	47	3.46	3.40	50	3.38	3.34	51	4	3.78	70	4.67	4.49	69
Interest expense .....	0.07	0.24	10	0.12	0.32	8	0.10	0.28	7	0.34	0.57	18	0.74	1.02	21
Net interest income (tax equivalent) .....	3.04	2.88	57	3.35	3.05	75	3.28	3.05	70	3.66	3.17	83	3.92	3.45	73
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.08	22	0.04	0.05	54	0.05	0.06	56	0.14	0.11	70	0.17	0.11	72
Earnings coverage of net loan and lease losses (X) .....	-3,017.64	-9.51	0	70.95	-10.45	78	49.07	-14.44	71	17.96	33.55	42	16.89	22.46	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.39	1.17	75	1.49	1.32	72	1.41	1.26	71	1.62	1.35	77	0.68	0.94	17
Allowance for loan and lease losses / Total loans and leases .....	1.38	1.15	75	1.48	1.31	72	1.40	1.25	70	1.60	1.33	77	0.67	0.93	19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.44	0.41	58	0.83	0.58	73	0.74	0.49	75	0.84	0.67	68	0.75	0.56	70
30-89 days past due loans and leases / Total loans and leases .....	0.13	0.32	27	0.16	0.18	55	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-6.10	3.09	17	-15.65	-3.20	16	-6.78	-5.41	39	2.68	0.77	52	13.23	10.70	57
Net short-term noncore funding dependence .....	-6.30	-1.79	24	-15.91	-6.28	19	-7	-7.77	45	2.39	-3.25	65	12.51	5.88	72
Net loans and leases / Total assets .....	59.80	61.60	42	57.95	65.71	24	60.67	64.16	32	68.46	69.27	39	72.92	72.36	46
<b>Capitalization</b>															
Tier 1 leverage ratio .....	11.61	9.08	91	11.73	9.56	87	11.68	9.54	88	11.92	9.65	88	12.21	10.39	85
Holding company equity capital / Total assets .....	12.30	10.04	85	12.69	10.44	86	13.54	10.31	92	13.55	10.51	90	13.86	11.37	83
Total equity capital (including minority interest) / Total assets .....	12.30	10.14	84	12.69	10.49	86	13.54	10.36	92	13.55	10.57	90	13.87	11.43	83
Common equity tier 1 capital / Total risk-weighted assets .....	15.79	11.90	88	17.03	12.69	91	16.31	12.48	90	16.17	12.44	89	13.77	12.50	72
Net loans and leases / Equity capital (X) .....	4.86	6.22	23	4.57	6.47	8	4.48	6.35	9	5.05	6.79	13	5.26	6.55	23
Cash dividends / Net income .....	34.70	34	53	11.13	22.10	29	18.09	22.04	37	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			18.06			53.82			39.66			93.20	
<b>Growth Rates</b>															
Assets .....	16.04	7.91	78	15.25	7.24	86	16.05	9.64	78	17.36	16.11	59	5.35	8.66	37
Equity capital .....	12.45	-0.29	80	14.73	8.26	87	15.95	7.16	88	14.69	8.42	84	14.03	12.19	68
Net loans and leases .....	19.75	11.87	76	-5.88	-0.86	24	2.84	2.51	54	10.19	9.99	53	7.88	8.63	57
Noncore funding .....	-29.22	10.50	12	-50.69	-28.42	20	-61.06	-20.94	7	-34.87	-12.78	22	10.38	4.16	61
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital .....	0	11.61	13	0	5.76	25	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital .....	97.46	103.92	18	98.85	104.95	26	98.16	105.13	22	100.37	104.49	38	102.05	104.21	46
Cash from ops + noncash items + op expense / Op expense + dividends .....	118.17	116.54	54	309.01	138.87	86	193.33	167.98	72	728.72	138.81	97	472.56	152.31	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	136,424	122,645	251,473	254,367	250,535	11.23	94.61
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	136,112	122,252	250,715	253,529	249,802	11.34	94.77
Tax-exempt income on loans and leases.....	312	393	758	838	733	-20.61	43.78
Estimated tax benefit on income on loans and leases.....	0	146	284	348	190	-100.00	-100.00
Income on loans and leases (tax equivalent).....	136,424	122,791	251,757	254,715	250,725	11.10	94.18
Investment interest income (tax equivalent).....	22,706	13,262	30,000	30,360	36,053	71.21	31.74
Interest on balances due from depository institutions.....	90	364	1,118	357	1,154	-75.27	-33.82
Interest income on other earning assets.....	2,761	938	1,885	2,168	2,307	194.35	190.63
Total interest income (tax equivalent) .....	161,981	137,355	284,760	287,600	290,239	17.93	82.87
Interest on time deposits of \$250K or more .....	304	550	961	2,206	3,661	-44.73	19.22
Interest on time deposits < \$250K.....	599	1,161	1,827	11,159	18,115	-48.41	-46.80
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,761	2,045	3,605	6,919	16,621	-13.89	19.15
Interest on other borrowings and trading liabilities.....	1,147	925	1,826	4,112	7,889	24.00	-62.03
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	3,811	4,681	8,219	24,396	46,286	-18.59	-35.19
Net interest income (tax equivalent).....	158,170	132,674	276,541	263,204	243,953	19.22	91.26
Non-interest income.....	34,378	33,581	72,068	59,197	56,171	2.37	65.03
Adjusted operating income (tax equivalent) .....	192,548	166,255	348,609	322,401	300,124	15.81	85.99
Overhead expense.....	116,355	92,330	198,209	184,338	161,397	26.02	51.55
Provision for credit losses.....	7,378	-10,570	-9,421	38,179	10,999		172.75
Securities gains (losses) .....	0	-73	-363	1,096	1,031		-100.00
Other tax equivalent adjustments .....	0	7	11	-75	1	-100.00	
Pretax net operating income (tax equivalent).....	68,063	84,333	159,254	101,043	128,947	-19.29	183.43
Applicable income taxes .....	14,720	18,942	34,339	22,818	29,873	-22.29	83.18
Tax equivalent adjustments .....	0	262	512	461	335	-100.00	-100.00
Applicable income taxes (tax equivalent).....	14,720	19,204	34,851	23,279	30,208	-23.35	74.99
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	53,343	65,129	124,403	77,764	98,739	-18.10	241.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	53,343	65,129	124,403	77,764	98,739	-18.10	241.90
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	53,343	65,129	124,403	77,764	98,739	-18.10	241.90
Investment securities income (tax equivalent).....	22,706	13,262	30,000	30,360	36,053	71.21	31.74
US Treasury and agency securities (excluding mortgage-backed securities) .....	92	118	225	265	321	-22.03	84.00
Mortgage-backed securities .....	14,857	7,552	18,060	16,019	16,148	96.73	38.66
All other securities .....	7,757	5,592	11,715	14,076	19,584	38.71	19.89
Cash dividends declared.....	18,510	7,246	22,506	0	0	155.45	
Common .....	18,510	7,246	22,506	0	0	155.45	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent) .....  
 Less: Interest expense .....  
 Equals: Net interest income (tax equivalent) .....  
 Plus: Non-interest income .....  
 Equals: adjusted operating income (tax equivalent) .....  
 Less: Overhead expense .....  
 Less: Provision for credit losses .....  
 Plus: Realized gains (losses) on held-to-maturity securities .....  
 Plus: Realized gains (losses) on available-for-sale securities .....  
 Plus: other tax equivalent adjustments .....  
 Equals: Pretax net operating income (tax equivalent) .....  
  
 Less: Applicable income taxes (tax equivalent) .....  
 Less: Minority interest .....  
 Equals: Net operating income .....  
  
 Plus: Net extraordinary items .....  
 Equals: Net income .....  
 Memo: Net income (last four quarters) .....  
 Net income—BHC and noncontrolling (minority) interest .....

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Interest income (tax equivalent) .....	3	2.90	60	3.14	3.18	41	3.06	3.12	41	3.67	3.53	60	4.25	4.19	57	
Less: Interest expense .....	0.07	0.22	10	0.11	0.30	8	0.09	0.26	6	0.31	0.54	18	0.68	0.95	19	
Equals: Net interest income (tax equivalent) .....	2.93	2.67	68	3.04	2.86	67	2.97	2.85	58	3.36	2.96	83	3.57	3.21	73	
Plus: Non-interest income .....	0.64	0.96	34	0.77	0.94	41	0.77	0.94	42	0.76	0.98	39	0.82	0.90	46	
Equals: adjusted operating income (tax equivalent) .....	3.57	3.67	51	3.81	3.78	56	3.74	3.89	48	4.11	3.96	60	4.39	4.16	58	
Less: Overhead expense .....	2.16	2.17	54	2.11	2.32	36	2.13	2.37	37	2.35	2.48	43	2.36	2.59	38	
Less: Provision for credit losses .....	0.14	0.09	70	-0.24	-0.03	13	-0.10	-0.01	23	0.49	0.38	68	0.16	0.12	71	
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48	
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0	0.01	7	0	0.01	6	0.01	0.02	59	0.02	0.01	78	
Plus: other tax equivalent adjustments .....	0	0	46	0	0	82	0	0	80	0	0	8	0	0	83	
Equals: Pretax net operating income (tax equivalent) .....	1.26	1.40	36	1.93	1.70	69	1.71	1.64	48	1.29	1.22	55	1.89	1.53	79	
Less: Applicable income taxes (tax equivalent) .....	0.27	0.33	31	0.44	0.37	67	0.37	0.35	43	0.30	0.27	59	0.44	0.35	76	
Less: Minority interest .....	0	0	44	0	0	46	0	0	46	0	0	45	0	0	45	
Equals: Net operating income .....	0.99	1.06	43	1.49	1.30	70	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77	
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	49	0	0	50	0	0	50	
Equals: Net income .....	0.99	1.06	43	1.49	1.31	69	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77	
Memo: Net income (last four quarters) .....	1.09	1.12	46	1.38	1.23	66	1.33	1.26	56	0.99	0.97	52	1.45	1.19	77	
Net income—BHC and noncontrolling (minority) interest .....	0.99	1.07	42	1.49	1.31	69	1.33	1.25	56	0.99	0.97	52	1.45	1.19	76	
Margin Analysis																
Average earning assets / Average assets .....	96.34	92.97	86	90.73	94.04	11	90.44	93.81	10	91.78	93.47	25	91.06	93.22	25	
Average interest-bearing funds / Average assets .....	52.10	60.12	18	56.42	65.79	15	54.51	65.01	13	59.51	68.25	18	62.64	70.66	19	
Interest income (tax equivalent) / Average earning assets .....	3.11	3.12	47	3.46	3.40	50	3.38	3.34	51	4	3.78	70	4.67	4.49	69	
Interest expense / Average earning assets .....	0.07	0.24	10	0.12	0.32	8	0.10	0.28	7	0.34	0.57	18	0.74	1.02	21	
Net interest income (tax equivalent) / Average earning assets .....	3.04	2.88	57	3.35	3.05	75	3.28	3.05	70	3.66	3.17	83	3.92	3.45	73	
Yield or Cost																
Total loans and leases (tax equivalent) .....	4.26	4.01	70	4.32	4.08	67	4.38	4.16	69	4.49	4.28	68	5.08	4.98	55	
Interest-bearing bank balances .....	0.03	0.42	3	0.09	0.12	11	0.14	0.15	42	0.14	0.32	8	2.05	2.26	44	
Federal funds sold and reverse repos .....	0.47	0.58	48		0.14			0.17			0.43			2.02		
Trading assets .....		0.52			0.42			0.32			0.80			0.49		
Total earning assets .....	3.11	3.09	51	3.46	3.42	57	3.37	3.40	49	3.99	3.80	72	4.66	4.47	68	
Investment securities (tax equivalent) .....	1.77	1.85	48	1.66	1.88	35	1.62	1.75	41	2.38	2.32	57	3.01	2.74	75	
US Treasury and agency securities (excluding mortgage-backed securities) .....	3.07	1.22	96	3.13	1.27	95	3.17	1.22	97	3.02	1.87	87	3.45	2.54	86	
Mortgage-backed securities .....	1.29	1.78	9	1.04	1.49	15	1.09	1.44	19	1.46	2.05	7	1.79	2.54	2	
All other securities .....	4.48	2.82	90	5	2.66	93	4.33	2.49	95	6	3.24	91	7.11	3.80	95	
Interest-bearing deposits .....	0.06	0.20	9	0.11	0.32	8	0.09	0.27	8	0.33	0.62	14	0.73	1.13	14	
Time deposits of \$250K or more .....	0.45	0.50	46	0.71	0.90	34	0.62	0.79	35	1.22	1.60	20	1.70	2.13	13	
Time deposits < \$250K .....	0.31	0.44	35	0.47	0.87	12	0.39	0.75	13	1.22	1.49	22	2.04	1.91	60	
Other domestic deposits .....	0.07	0.17	21	0.10	0.19	22	0.08	0.17	21	0.21	0.36	20	0.60	0.86	31	
Foreign deposits .....		0.25			0.57			0.42			1.24			2.53		
Federal funds purchased and repos .....	0.24	0.36	45	0.16	0.11	70	0.15	0.11	70	0.33	0.37	59	1.34	1.23	62	
Other borrowed funds and trading liabilities .....		1.24			0.56			0	0.53	29	1.10	0.55	70	1.84	1.03	57
All interest-bearing funds .....	0.14	0.36	12	0.19	0.47	7	0.16	0.41	5	0.52	0.79	20	1.08	1.34	29	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		34,378		33,581		72,068		59,197		56,171		
Fiduciary activities income .....		3,952		3,401		7,038		5,504		4,442		
Service charges on deposit accounts - domestic .....		6,210		4,676		9,777		9,429		11,529		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		1,446		1,296		2,573		1,993		1,879		
Insurance activities revenue.....		35		13		17		10		30		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		632		672		1,317		1,131		817		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		4,909		8,250		14,206		14,533		10,393		
Other non-interest income.....		17,194		15,273		37,140		26,597		27,081		
Total overhead expenses .....		116,355		92,330		198,209		184,338		161,397		
Personnel expense.....		65,927		53,292		115,156		104,084		87,526		
Net occupancy expense.....		11,049		9,519		19,530		20,024		20,528		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,893		2,423		5,033		5,857		5,825		
Other operating expenses.....		36,486		27,096		58,490		54,373		47,518		
Fee income on mutual funds and annuities.....		757		683		1,305		1,045		1,089		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		1,095		946		989		965		878		
Average personnel expense per employee.....		60.21		56.33		116.44		107.86		99.69		
Average assets per employee.....		9,860.82		9,237.12		9,422.61		8,122.62		7,778.85		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	2.20	2.35	56	2.03	0.51	86	1.81	0.54	84	1.77	0.51	84
Overhead expenses / Net Interest Income + non-interest income .....	60.43	59.40	52	55.62	59.77	32	56.94	60.88	33	57.27	61.22	29
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.16	2.17	54	2.11	2.32	36	2.13	2.37	37	2.35	2.48	43
Personnel expense.....	1.22	1.20	54	1.22	1.36	38	1.24	1.37	38	1.33	1.42	43
Net occupancy expense.....	0.20	0.22	38	0.22	0.27	27	0.21	0.28	23	0.26	0.30	34
Other operating expenses.....	0.73	0.72	63	0.68	0.67	56	0.68	0.70	50	0.77	0.73	62
Overhead less non-interest income .....	1.52	1.19	77	1.34	1.34	50	1.35	1.39	45	1.60	1.44	62
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	60.43	58.92	54	55.54	57.80	40	56.86	60	37	57.18	58.93	37
Personnel expense.....	34.24	32.65	56	32.05	33.60	41	33.03	34.64	41	32.28	33.88	31
Net occupancy expense.....	5.74	6.14	42	5.73	7.04	29	5.60	7.36	22	6.21	7.04	36
Other operating expenses.....	20.45	19.36	65	17.76	16.92	62	18.22	17.56	62	18.68	17.57	63
Total non-interest income .....	17.85	25.40	33	20.20	22.60	45	20.67	24.76	38	18.36	23.45	40
Fiduciary activities income .....	2.05	2.23	57	2.05	2.03	61	2.02	2.32	54	1.71	1.45	60
Service charges on domestic deposit accounts .....	3.23	3.45	44	2.81	2.77	59	2.80	3.11	53	2.92	2.67	60
Trading revenue.....	0	0.45	35	0	0.05	39	0	0.07	39	0	0.10	39
Investment banking fees and commissions.....	0.75	2.25	36	0.78	0.98	56	0.74	0.92	56	0.62	1.03	45
Insurance activities revenue.....	0.02	0.36	42	0.01	0.58	53	0	0.64	51	0	0.41	50
Venture capital revenue.....	0	0.01	46	0	0	47	0	0	48	0	0	48
Net servicing fees .....	0.33	1.38	50	0.40	0.51	66	0.38	0.47	69	0.35	0	78
Net securitization income .....	0	0	47	0	0	49	0	0	47	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets .....	2.55	1.51	71	4.96	3.90	67	4.08	4.52	62	4.51	5.55	60
Other non-interest income.....	8.93	9.09	63	9.19	7.51	69	10.65	8.76	70	8.25	7.76	65
Overhead less non-interest income .....	42.57	32.73	81	35.34	34.94	50	36.18	34.71	53	38.82	34.63	59
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.63	21.22	54	22.46	21.17	58	21.56	21.61	46	22.58	20.30	60
Applicable income tax + TE / Pretax net operating income + TE .....	21.63	23.38	29	22.77	22.50	54	21.88	21.64	43	23.04	22.51	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	5,229,757	4,049,914	4,628,500	4,200,025	4,230,156	29.13	93.48	
Commercial and industrial loans .....	1,072,762	1,189,061	1,100,190	1,327,861	751,328	-9.78	148.09	
Loans to individuals .....	175,339	172,057	174,465	189,203	207,613	1.91	-2.18	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	0	
Agricultural loans .....	789	1,822	1,534	1,831	1,429	-56.70	-61.55	
Other loans and leases .....	77,106	66,988	52,131	85,319	27,907	15.10	116.24	
Less: Unearned income .....	0	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	6,555,753	5,479,842	5,956,820	5,804,239	5,218,433	19.63	95.56	
Less: Allowance for loan and lease losses .....	90,769	81,127	83,315	92,733	35,154	11.89	249.11	
Net loans and leases .....	6,464,984	5,398,715	5,873,505	5,711,506	5,183,279	19.75	94.36	
Debt securities that reprice or mature in over 1 year .....	2,269,282	1,596,552	1,966,670	1,366,949	948,763	42.14	130.08	
Mutual funds and equity securities .....	8,564	6,434	9,316	6,530	6,392	33.11	31.75	
Subtotal .....	8,742,830	7,001,701	7,849,491	7,084,985	6,138,434	24.87	102.42	
Interest-bearing bank balances .....	542,755	1,352,127	498,979	318,208	38,430	-59.86	1789.62	
Federal funds sold and reverse repos .....	0	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	326,294	219,691	316,289	215,692	259,461	48.52	-22.50	
Trading assets .....	0	0	0	0	0	0	0	
Total earning assets .....	9,611,879	8,573,519	8,664,759	7,618,885	6,436,325	12.11	101.55	
Non-interest-bearing cash and due from depository institutions .....	363,343	97,468	238,750	86,630	89,843	272.78	278.88	
Premises, fixed assets, and leases .....	115,641	91,335	107,660	100,656	92,780	26.61	103.72	
Other real estate owned .....	2,419	12,804	13,618	12,750	12,390	-81.11	-71.53	
Investment in unconsolidated subsidiaries .....	43,197	26,119	42,126	25,171	15,620	65.39	140.91	
Intangible and other assets .....	675,225	515,588	614,520	498,300	461,553	30.96	102.59	
Total assets .....	10,811,704	9,316,833	9,681,433	8,342,392	7,108,511	16.04	104.72	
Quarterly average assets .....	10,966,689	9,011,295	10,061,034	8,352,822	6,986,139	21.70	115.66	
Average loans and leases (YTD) .....	6,409,827	5,678,806	5,750,694	5,677,682	4,932,756	12.87	107.25	
<b>Memoranda</b>								
Loans held-for-sale .....	14,205	42,793	31,791	68,890	20,029	-66.81	-36.19	
Loans not held-for-sale .....	6,541,548	5,437,049	5,925,029	5,735,349	5,198,404	20.31	96.44	
Real estate loans secured by 1–4 family .....	1,657,027	1,267,992	1,456,080	1,410,131	1,526,385	30.68	63.64	
Commercial real estate loans .....	3,557,730	2,765,295	3,156,494	2,770,290	2,681,468	28.66	111.46	
Construction and land development .....	350,025	234,343	230,824	245,103	325,113	49.36	51.81	
Multifamily .....	166,279	138,563	181,093	145,914	168,565	20.00	129.78	
Nonfarm nonresidential .....	3,041,426	2,392,389	2,744,577	2,379,273	2,187,790	27.13	120.47	
Real estate loans secured by farmland .....	15,000	16,627	15,926	19,604	22,303	-9.79	89.71	
Total investment securities .....	2,604,140	1,822,677	2,292,275	1,589,171	1,214,616	42.87	84.19	
U.S. Treasury securities .....	189	199	197	101	100	-5.03	89.00	
US agency securities (excluding mortgage-backed securities) .....	5,462	7,650	6,582	8,676	10,014	-28.60	-50.83	
Municipal securities .....	30,287	34,325	33,363	35,326	31,756	-11.76	-52.23	
Mortgage-backed securities .....	2,255,447	1,564,377	1,950,127	1,336,343	928,136	44.18	127.75	
Asset-backed securities .....	304,191	209,692	292,690	202,195	238,218	45.07	8.06	
Other debt securities .....	0	0	0	0	0	0	-100.00	
Mutual funds and equity securities .....	8,564	6,434	9,316	6,530	6,392	33.11	31.75	
Available-for-sale securities .....	1,800,791	1,322,776	1,644,319	1,398,157	946,855	36.14	77.11	
U.S. Treasury securities .....	189	199	197	101	100	-5.03	89.00	
US agency securities (excluding mortgage-backed securities) .....	5,462	7,650	6,582	8,676	10,014	-28.60	-50.83	
Municipal securities .....	30,287	34,325	33,363	35,326	31,756	-11.76	-52.23	
Mortgage-backed securities .....	1,460,662	1,070,910	1,311,487	1,151,859	666,767	36.39	125.56	
Asset-backed securities .....	304,191	209,692	292,690	202,195	238,218	45.07	33.89	
Other debt securities .....	0	0	0	0	0	0	-100.00	
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-88,615	-4,178	-11,242	7,695	844			
Available-for-sale securities appreciation (depreciation) .....	-162,414	12,370	-9,339	26,618	6,090			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	420,915	385,229	496,934	420,758	284,815	9.26	-43.56	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,593,201	2,952,177	3,075,534	2,289,789	1,590,492	21.71	173.68
NOW, ATS and transaction accounts .....	2,269,148	1,763,884	1,890,236	1,566,069	1,181,731	28.64	143.39
Time deposits less brokered deposits < \$250K .....	243,184	147,745	394,601	226,901	504,837	64.60	-4.10
MMDA and other savings accounts .....	2,858,585	2,618,705	2,546,876	2,245,547	1,627,515	9.16	131.27
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	8,964,118	7,482,511	7,907,247	6,328,306	4,904,575	19.80	140.01
Time deposits of \$250K or more .....	117,448	146,316	150,342	171,463	207,319	-19.73	77.86
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	110,578	119,973	121,565	119,609	86,121	-7.83	-34.01
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	319,333		-100.00
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	25,765		
Brokered deposits < \$250K .....	107,387	207,609	10,000	432,792	472,857	-48.27	-38.48
Noncore funding .....	335,413	473,898	281,907	723,864	1,111,395	-29.22	-58.24
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	71,786	71,506	71,646	71,365	71,085	0.39	2.00
Other liabilities .....	110,812	106,571	109,897	88,455	35,817	3.98	16.01
Total liabilities .....	9,482,129	8,134,486	8,370,697	7,211,990	6,122,872	16.57	101.58
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	6,141	5,544	5,850	5,524	5,151	10.77	41.53
Common surplus .....	1,065,063	862,494	963,747	855,988	786,138	23.49	85.28
Retained earnings .....	393,431	314,584	358,598	256,701	195,813	25.06	20127.81
Accumulated other comprehensive income .....	-123,532	9,801	-6,994	20,370	4,465		
Other equity capital components .....	-11,632	-10,180	-10,569	-8,285	-6,032		
Total holding company equity capital .....	1,329,471	1,182,243	1,310,632	1,130,298	985,535	12.45	130.26
Noncontrolling (minority) interest in subsidiaries .....	104	104	104	104	104	0.00	
Total equity capital, including minority interest .....	1,329,575	1,182,347	1,310,736	1,130,402	985,639	12.45	130.28
Total liabilities and capital .....	10,811,704	9,316,833	9,681,433	8,342,392	7,108,511	16.04	104.72
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,593,201	2,952,177	3,075,534	2,289,789	1,590,492	21.71	173.68
Interest-bearing deposits .....	5,595,752	4,884,259	4,992,055	4,642,772	3,994,259	14.57	110.17
Total deposits .....	9,188,953	7,836,436	8,067,589	6,932,561	5,584,751	17.26	131.14
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,310,633	1,130,298	1,130,298	985,535	864,267		
Accounting restatements .....	0	0	0	0	0		
Net income .....	53,343	65,129	124,403	77,764	98,739		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	7,539	6,526	15,990	8,072	7,652		
Sale of treasury stock .....	326	233	512	407	437		
Less: Purchase of treasury stock .....	1,389	2,128	2,796	2,660	3,085		
Changes incident to business combinations .....	94,067	0	92,095	62,152	0		
Less: Dividends declared .....	18,510	7,246	22,506	0	0		
Change in other comprehensive income .....	-116,538	-10,569	-27,364	15,904	17,525		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	-16,876	0		
Holding company equity capital, ending balance .....	1,329,471	1,182,243	1,310,632	1,130,298	985,535		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	48.37	38.78	69	43.47	47.38	38	47.81	47.29	53	50.35	48.33	57	59.51	52.67	65
Commercial and industrial loans .....	9.92	11.05	48	12.76	11.46	63	11.36	10.08	67	15.92	13.47	66	10.57	11.45	55
Loans to individuals .....	1.62	3.52	52	1.85	2.05	68	1.80	2.29	66	2.27	2.29	70	2.92	2.71	71
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0	45	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0.01	0.19	35	0.02	0.40	46	0.02	0.46	39	0.02	0.43	45	0.02	0.53	43
Other loans and leases.....	0.71	4.45	15	0.72	1.35	62	0.54	1.08	62	1.02	1.39	64	0.39	1.08	57
Net loans and leases.....	59.80	61.60	42	57.95	65.71	24	60.67	64.16	32	68.46	69.27	39	72.92	72.36	46
Debt securities over 1 year.....	20.99	19.46	55	17.14	16.22	56	20.31	17.60	61	16.39	13.53	67	13.35	13.66	51
Mutual funds and equity securities .....	0.08	0.05	69	0.07	0.07	69	0.10	0.07	76	0.08	0.05	70	0.09	0.06	72
Subtotal .....	80.86	82.34	28	75.15	82.54	17	81.08	82.59	39	84.93	83.47	51	86.35	86.76	40
Interest-bearing bank balances .....	5.02	4.59	61	14.51	7.78	81	5.15	7.80	42	3.81	6.78	34	0.54	2.97	17
Federal funds sold and reverse repos .....	0	0.58	25	0	0.04	40	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less .....	3.02	1.68	80	2.36	1.85	69	3.27	1.75	79	2.59	2.03	68	3.65	2.10	78
Trading assets .....	0	0.55	20	0	0.03	37	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	88.90	90.95	26	92.02	93.19	30	89.50	93.39	5	91.33	92.98	23	90.54	92.39	24
Non-interest cash and due from depository institutions.....	3.36	1.01	98	1.05	1.04	57	2.47	0.87	96	1.04	1.07	56	1.26	1.14	59
Other real estate owned.....	0.02	0.01	81	0.14	0.02	91	0.14	0.02	90	0.15	0.03	91	0.17	0.04	89
All other assets.....	7.74	7.97	46	6.93	5.68	71	8.04	5.67	87	7.63	5.87	78	8.19	6.41	77
<b>Memoranda</b>															
Short-term investments .....	8.04	7.68	65	16.87	10.40	80	8.42	10.52	45	6.40	9.38	35	4.19	5.36	47
U.S. Treasury securities.....	0	1.96	15	0	0.30	52	0	0.69	45	0	0.19	63	0	0.29	56
US agency securities (excluding mortgage-backed securities) .....	0.05	0.84	31	0.08	1.61	19	0.07	1.83	15	0.10	1.28	22	0.14	1.25	29
Municipal securities .....	0.28	1.75	30	0.37	3.34	25	0.34	3.67	22	0.42	2.96	29	0.45	2.58	27
Mortgage-backed securities .....	20.86	13.68	79	16.79	9.74	83	20.14	10.07	88	16.02	8.52	86	13.06	9.38	73
Asset-backed securities .....	2.81	0.68	84	2.25	0.45	88	3.02	0.43	90	2.42	0.35	90	3.35	0.30	91
Other debt securities .....	0	0.52	8	0	0.62	11	0	0.67	10	0	0.60	12	0	0.53	15
Loans held-for-sale.....	0.13	0.35	52	0.46	0.34	76	0.33	0.28	75	0.83	0.58	75	0.28	0.39	65
Loans held for investment .....	60.50	61.41	44	58.36	65.68	26	61.20	64.47	32	68.75	69.07	41	73.13	72.01	48
Real estate loans secured by 1–4 family .....	15.33	12.26	68	13.61	13.58	58	15.04	13.45	60	16.90	14.47	65	21.47	16.02	72
Revolving .....	3.52	1.49	89	3.39	1.66	84	3.48	1.60	88	4.09	1.79	90	4.11	2.24	78
Closed-end, secured by first liens .....	11.44	10.40	63	9.98	11.38	52	11.39	11.44	58	12.52	12.11	60	16.65	13.07	70
Closed-end, secured by junior liens .....	0.36	0.18	83	0.24	0.22	60	0.17	0.22	49	0.29	0.27	60	0.71	0.37	85
Commercial real estate loans .....	32.91	24.34	69	29.68	30.82	45	32.60	30.90	54	33.21	30.65	59	37.72	33.26	67
Construction and land development .....	3.24	3.75	49	2.52	4.24	28	2.38	4.37	22	2.94	4.32	33	4.57	5	51
Multifamily .....	1.54	3.69	30	1.49	5.19	19	1.87	4.79	26	1.75	5.03	24	2.37	4.76	35
Nonfarm nonresidential .....	28.13	15.50	87	25.68	19.97	73	28.35	20.52	84	28.52	19.97	83	30.78	21.85	82
Real estate loans secured by farmland .....	0.14	0.35	60	0.18	0.81	50	0.16	0.95	48	0.23	0.85	54	0.31	0.95	53

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	79.77	62.08	78	73.91	71.52	55	77.70	73.64	56	72.36	69.38	57	81.06	72.74	64
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	25.28	20.31	68	23.14	20.62	59	24.44	20.95	62	24.29	20.91	63	29.25	22.29	73
Real estate loans secured by 1–4 family.....	5.81	2.40	92	5.76	2.56	87	5.65	2.54	88	5.89	2.61	87	5.60	3.13	78
Revolving .....	19.46	17.67	60	17.38	17.71	56	18.79	18.13	60	18.41	17.94	59	23.65	18.71	71
Closed-end.....	54.27	38.23	74	50.46	46.80	66	52.99	48.47	66	47.73	44.23	65	51.38	46.16	65
Construction and land development.....	5.34	5.97	51	4.28	6.48	30	3.87	6.90	25	4.22	6.26	29	6.23	6.97	50
1–4 family.....	1.50	1.34	63	1.53	1.22	66	1.27	1.50	54	1.51	1.14	68	3.48	1.47	82
Other .....	3.84	4.56	45	2.75	5.06	25	2.60	5.34	24	2.71	4.94	24	2.75	5.34	23
Multifamily.....	2.54	5.72	27	2.53	7.60	21	3.04	7.23	27	2.51	7.01	22	3.23	6.42	32
Nonfarm nonresidential .....	46.39	24.64	92	43.66	30.55	89	46.07	32.22	87	40.99	29.04	86	41.92	30.59	82
Owner-occupied.....	19.13	8.28	94	20.56	10.50	93	20.11	11.23	91	19.65	10	93	19.83	10.68	91
Other.....	27.26	16.13	86	23.09	19.68	67	25.97	20.58	74	21.34	18.53	66	22.09	19.36	65
Real estate loans secured by farmland.....	0.23	0.59	59	0.30	1.31	51	0.27	1.57	47	0.34	1.30	54	0.43	1.38	51
Real estate loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0	45	0	0	46	0	0	45	0	0	44
Commercial and industrial loans .....	16.36	18.46	47	21.70	17.90	69	18.47	15.94	64	22.88	19.85	62	14.40	16.16	51
Loans to individuals .....	2.67	6.27	49	3.14	3.38	70	2.93	3.85	66	3.26	3.53	70	3.98	4	70
Credit card loans .....	0	0.53	47	0.01	0.03	69	0	0.03	67	0.01	0.03	70	0.01	0.04	69
Agricultural loans.....	0.01	0.32	34	0.03	0.67	45	0.03	0.79	40	0.03	0.69	45	0.03	0.78	42
Other loans and leases.....	1.18	8.30	15	1.22	2.11	62	0.88	1.70	62	1.47	2.07	66	0.53	1.48	55
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	398.32	407.54	45	371.03	466.69	23	383.26	473.67	26	404.35	473.75	29	491.42	493.53	50
Real estate loans secured by 1–4 family.....	126.21	130.40	52	116.16	134.41	46	120.57	134.51	49	135.76	142.34	54	177.32	151.03	66
Revolving .....	29.02	15.55	79	28.92	16.52	78	27.87	16.12	81	32.89	17.81	80	33.93	21.25	72
Closed-end.....	97.18	113.22	44	87.24	115.32	40	92.70	116.85	44	102.87	122.21	47	143.39	127.10	65
Commercial real estate loans .....	270.97	254.23	53	253.34	302.67	29	261.37	311.38	32	266.70	302.08	37	311.51	311.74	53
Construction and land development.....	26.66	38.88	43	21.47	41.97	23	19.11	44.02	20	23.60	42.85	24	37.77	46.63	43
1–4 family.....	7.48	8.60	56	7.68	7.74	56	6.28	9.60	44	8.44	7.52	62	21.10	9.52	84
Other .....	19.18	29.76	38	13.79	33.01	21	12.83	34.06	15	15.15	33.94	22	16.66	35.90	21
Multifamily.....	12.66	39.14	25	12.69	49.96	13	15	46.60	20	14.05	48.67	20	19.58	44.76	32
Nonfarm nonresidential .....	231.65	162.28	71	219.17	197.97	60	227.27	207.28	60	229.06	198.42	65	254.16	206.64	74
Owner-occupied.....	95.54	54.20	84	103.24	67.49	81	99.18	71.93	76	109.80	67.98	83	120.23	71.54	88
Other .....	136.11	106.54	65	115.94	126.96	45	128.08	131.36	49	119.25	125.78	45	133.93	130.65	51
Real estate loans secured by farmland.....	1.14	3.62	53	1.52	8.06	48	1.32	9.66	45	1.89	8.35	51	2.59	8.66	50
Real estate loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.02	45	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans .....	81.71	115.10	36	108.93	114.08	51	91.10	100.58	50	127.84	133.93	50	87.28	106.70	44
Loans to individuals .....	13.35	35.52	46	15.76	20.19	66	14.45	23.11	60	18.21	22.15	66	24.12	24.83	70
Credit card loans .....	0.02	2.76	47	0.03	0.17	69	0.02	0.19	67	0.03	0.20	70	0.04	0.24	69
Agricultural loans.....	0.06	1.81	34	0.17	3.83	45	0.13	4.60	39	0.18	4.17	45	0.17	4.86	43
Other loans and leases.....	5.87	50.19	14	6.14	13.49	59	4.32	10.71	58	8.21	13.62	64	3.24	10.25	53
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	35.14	30.64	58	29.90	36.08	29	32.88	36.98	37	28.08	34	31	31.55	35.38	42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	175.44	203.71	44	150.10	233.35	21	162.19	236.77	25	156.90	232.08	24	191.28	239.13	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	270.97	261.50	51	253.34	304.90	29	261.37	313.58	32	266.70	304.52	37	311.51	315.15	51

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	8.04	7.68	65	16.87	10.40	80	8.42	10.52	45	6.40	9.38	35	4.19	5.36	47
Liquid assets .....	27.82	25.39	60	31.68	22.17	82	26.92	23.21	69	19.88	19.32	55	14.19	16.28	42
Investment securities .....	24.09	21.68	59	19.56	18.87	57	23.68	20.27	68	19.05	16.07	66	17.09	16.41	59
Net loans and leases .....	59.80	61.60	42	57.95	65.71	24	60.67	64.16	32	68.46	69.27	39	72.92	72.36	46
Net loans, leases and standby letters of credit .....	59.93	62.44	40	58.06	66.09	24	60.80	64.54	31	68.61	69.67	38	73.10	72.78	44
Core deposits .....	82.91	75.64	75	80.31	78.86	52	81.67	80.58	50	75.86	76.49	40	69	71.61	31
Noncore funding .....	3.10	10.86	16	5.09	8.06	34	2.91	6.64	23	8.68	10.29	47	15.63	14.61	54
Time deposits of \$250K or more .....	1.09	1.54	42	1.57	3.01	26	1.55	2.59	28	2.06	3.37	29	2.92	4.33	35
Foreign deposits .....	0	0.34	39	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos .....	1.02	1.20	62	1.29	0.55	80	1.26	0.55	78	1.43	0.62	80	1.21	0.77	71
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	1.02	0.50	72	1.29	0.53	81	1.26	0.50	79	1.43	0.59	81	1.21	0.75	71
Commercial paper .....	0	0.02	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	1.63	9	0	0.67	17	0	0.41	20	0	1.06	16	4.49	2.75	74
Earning assets that reprice within 1 year .....	21.34	36.16	14	30.86	31.76	51	21.29	30.91	27	20.93	31.93	18	21.75	33.16	21
Interest-bearing liabilities that reprice within 1 year .....	3.84	6.49	36	4.78	13.65	21	5.16	13.48	30	9.11	14.04	44	15.59	18.54	55
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.05	41	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year .....	17.50	28.22	26	26.07	17.40	63	16.13	16.92	46	11.82	17.03	33	6.16	13.71	27
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-6.10	3.09	17	-15.65	-3.20	16	-6.78	-5.41	39	2.68	0.77	52	13.23	10.70	57
Net short-term noncore funding dependence .....	-6.30	-1.79	24	-15.91	-6.28	19	-7	-7.77	45	2.39	-3.25	65	12.51	5.88	72
Short-term investment / Short-term noncore funding .....	273.27	166.36	78	344.83	323.58	70	307.54	419.20	60	75.91	230.45	40	27.91	78.10	37
Liquid assets - short-term noncore funding / Nonliquid assets .....	34.48	28.61	64	39.22	22.52	82	33.08	25.37	69	14.29	16.27	47	-0.96	6.90	27
Net loans and leases / Total deposits .....	70.36	76.80	36	68.89	78.71	26	72.80	75.87	37	82.39	84.20	42	92.81	90.96	51
Net loans and leases / Core deposits .....	72.12	82.80	33	72.15	83.94	23	74.28	80.18	35	90.25	91.10	48	105.68	102.55	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-7.14	-6.37	39	-0.40	0.50	5	-0.98	-0.07	16	0.79	0.88	63	0.10	0.36	42
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-13.09	-13.54	48	1.20	2.10	44	-0.81	0.24	26	2.74	3.63	43	0.74	1.28	39
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			-0.01			-0.05			0.03			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	30.52	23.58	57	27.07	5.71	88	27.86	9.13	80	11.61	5.36	79	21.52	7.25	84
Available-for-sale securities .....	69.15	74.56	42	72.57	92.95	13	71.73	89.63	20	87.98	93.39	21	77.96	91.33	17
U.S. Treasury securities .....	0.01	9.26	16	0.01	1.65	51	0.01	3.49	44	0.01	1.22	63	0.01	2.07	56
US agency securities (excluding mortgage-backed securities) .....	0.21	4.02	30	0.42	9.81	15	0.29	9.21	12	0.55	8.39	18	0.82	8.16	26
Municipal securities .....	1.16	8	31	1.88	17.74	22	1.46	17.78	20	2.22	18.61	25	2.61	15.40	21
Mortgage-backed securities .....	86.61	63.23	84	85.83	54.62	87	85.07	52.46	86	84.09	54.48	88	76.41	57.07	78
Asset-backed securities .....	11.68	3.36	85	11.50	2.44	87	12.77	2.22	90	12.72	1.97	89	19.61	1.70	92
Other debt securities .....	0	3.01	8	0	3.80	11	0	3.93	9	0	4.34	12	0	3.73	15
Mutual funds and equity securities .....	0.33	0.28	69	0.35	0.51	69	0.41	0.41	75	0.41	0.44	68	0.53	0.49	71
Debt securities 1 year or less .....	12.53	8.89	72	12.05	11.27	65	13.80	10.21	72	13.57	13.69	61	21.36	13.55	74
Debt securities 1 to 5 years .....	8.76	20.02	27	6.99	18.32	29	5.13	17.78	20	7.48	20.49	26	8.81	23.43	25
Debt securities over 5 years .....	78.39	68.75	59	80.61	66.71	69	80.67	68.22	65	78.54	61.87	71	69.31	58.63	60
Pledged securities .....	16.16	30.80	29	21.14	38.80	26	21.68	36.33	30	26.48	44.55	31	23.45	43.76	28
Structured notes, fair value .....	0	0.15	40	0	0.22	35	0	0.31	34	0	0.03	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-44.71	-31.70	40	138.49	42.70	89	52.70	30.57	70	79.23	136.94	46	-2.85	32.84	33
Investment securities .....	42.87	21.19	80	50.68	30.46	69	44.24	36.78	64	30.84	16.36	72	-1.25	4.80	33
Core deposits .....	19.80	9.58	80	26.12	14.37	87	24.95	15.13	83	29.03	23.17	73	2.94	9.96	22
Noncore funding .....	-29.22	10.50	12	-50.69	-28.42	20	-61.06	-20.94	7	-34.87	-12.78	22	10.38	4.16	61

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	2,278,467	1,624,710	2,003,451	1,557,508	1,336,027
Commit: Secured commercial real estate loans .....	457,844	237,914	352,515	210,370	247,994
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	2,224	2,270	2,264	2,761	3,862
Securities underwriting .....	125	250	125	250	0
Standby letters of credit .....	14,728	10,947	13,280	11,858	12,815
Commercial and similar letters of credit .....	0	352	0	506	727
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	8,328	42,160	10,480	46,041	9,251
Written options contracts (interest rate) .....	8,328	42,160	10,480	46,041	9,251
Purchased options contracts (interest rate) .....	300,000	300,000	300,000	300,000	0
Interest rate swaps .....	507,048	364,116	350,786	364,758	249,212
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	21.07	24.48	46	17.44	16.36	57	20.69	16.95	74	18.67	16.09	67	18.79	16.97	64
Standby letters of credit .....	0.14	0.66	12	0.12	0.31	24	0.14	0.31	26	0.14	0.31	28	0.18	0.36	27
Commercial and similar letters of credit .....	0	0.02	21	0	0.01	77	0	0.01	36	0.01	0.01	81	0.01	0.01	81
Securities lent .....	0	0.09	42	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.01	46	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0	46	0	0	46	0	0	46	0	0	47
Derivative contracts .....	7.62	44.65	30	8.03	3.98	76	6.94	3.32	77	9.07	3.72	79	3.77	2.95	74
Interest rate contracts .....	7.62	32.11	32	8.03	3.87	76	6.94	3.25	77	9.07	3.62	79	3.77	2.87	74
Interest rate futures and forward contracts .....	0.08	3.60	43	0.45	0.14	87	0.11	0.07	84	0.55	0.20	86	0.13	0.08	82
Written options contracts (interest rate) .....	0.08	1.58	31	0.45	0.16	82	0.11	0.10	80	0.55	0.24	83	0.13	0.13	78
Purchased options contracts (interest rate) .....	2.77	1.48	85	3.22	0.01	99	3.10	0.01	99	3.60	0.03	97	0	0.02	45
Interest rate swaps .....	4.69	21.90	27	3.91	3.09	74	3.62	2.61	75	4.37	2.58	77	3.51	2.19	78
Foreign exchange contracts .....	0	6.76	26	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	4.19	27	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0.79	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.41	39	0	0	48	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0	48	0	0	49	0	0	49	0	0	48
Commodity and other swaps .....	0	0.32	37	0	0	50	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	35.55	46.07	44	28.61	25.18	63	34.84	27.65	79	27.43	24.20	64	27.08	24.81	59

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	823,704	748,436	671,746	756,840	267,714
Interest rate contracts .....	823,704	748,436	671,746	756,840	267,714
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	8,328	42,160	10,480	46,041	9,251
Written options .....	8,328	42,160	10,480	46,041	9,251
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	8,328	42,160	10,480	46,041	9,251
Purchased options .....	300,000	300,000	300,000	300,000	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	300,000	300,000	300,000	0
Swaps .....	507,048	364,116	350,786	364,758	249,212
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	823,704	748,436	671,746	756,840	267,714
Interest rate contracts .....	823,704	748,436	671,746	756,840	267,714
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	807,048	664,116	650,785	664,758	258,463
One year or less .....	8,175	0	3,020	0	9,251
Over 1 year to 5 years .....	368,947	385,880	378,400	384,631	105,885
Over 5 years .....	429,926	278,236	269,365	280,127	143,327
Gross negative fair value (absolute value) .....	9,320	9,497	8,022	13,339	4,817
Gross positive fair value.....	9,361	10,202	8,311	14,344	0
Held for trading.....	0	0	0	0	0
Non-traded.....	9,361	10,202	8,311	14,344	0
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.66	75	100	99.88	57	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts .....	0	3.30	26	0	0.11	44	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts .....	0	1.20	35	0	0	47	0	0	48	0	0	47	0	0.07	45
Futures and forwards .....	1.01	9.78	35	5.63	10.53	53	1.56	7.01	50	6.08	15.03	49	3.46	14.06	52
Written options .....	1.01	5.78	33	5.63	7.49	53	1.56	5.82	44	6.08	10.24	49	3.46	11.73	45
Exchange-traded .....	0	0.15	42	0	0	50	0	0	50	0	0	50	0	0	48
Over-the-counter .....	1.01	5.46	35	5.63	7.49	53	1.56	5.82	44	6.08	10.24	49	3.46	10.84	45
Purchased options .....	36.42	3.69	97	40.08	1.26	98	44.66	1.88	98	39.64	2.13	98	0	2.45	35
Exchange-traded .....	0	0.15	41	0	0	50	0	0	50	0	0	50	0	0	49
Over-the-counter .....	36.42	3.17	97	40.08	1.26	98	44.66	1.88	98	39.64	2.13	98	0	2.28	36
Swaps .....	61.56	74.97	23	48.65	78.96	17	52.22	82.75	14	48.19	71.83	32	93.09	64.61	63
Held for trading .....	0	37.98	23	0	22.18	34	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts .....	0	31.52	23	0	20.79	34	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts .....	0	1.71	35	0	0	47	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts .....	0	0.58	40	0	0	49	0	0	49	0	0	49	0	0	48
Non-traded .....	100	62.02	76	100	77.82	65	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts .....	100	57.94	85	100	77.64	69	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts .....	0	0.36	33	0	0	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts .....	0	0.10	38	0	0	48	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	97.98	93.09	46	88.73	82.49	44	96.88	85.18	50	87.83	79.60	45	96.54	80.07	61
One year or less .....	0.99	31.78	13	0	12.18	11	0.45	11.52	24	0	15.52	12	3.46	15.20	50
Over 1 year to 5 years .....	44.79	24.76	77	51.56	21.55	89	56.33	26.87	85	50.82	19.75	86	39.55	22.92	70
Over 5 years .....	52.19	27.14	75	37.18	38.27	46	40.10	38.91	48	37.01	32.47	52	53.54	34.12	69
Gross negative fair value (absolute value) .....	1.13	1.56	34	1.27	1.91	41	1.19	1.54	46	1.76	2.84	33	1.80	1.30	65
Gross positive fair value .....	1.14	1.74	41	1.36	1.55	46	1.24	1.36	48	1.90	2.25	43	0	1.14	2
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.07	26	0.01	0.01	78	0.01	0	79	0.01	0.01	77	0.01	0	78
Gross positive fair value (X) .....	0.01	0.08	27	0.01	0.01	78	0.01	0	77	0.01	0.01	81	0	0	32
Held for trading (X) .....	0	0.06	23	0	0	44	0	0	43	0	0	44	0	0	44
Non-traded (X) .....	0.01	0.02	53	0.01	0	86	0.01	0	84	0.01	0	89	0	0	34
Current credit exposure (X) .....	0	0.04	7	0	0.01	22	0	0.01	20	0	0.02	21	0	0.01	18
Credit losses on derivative contracts .....	0	0	50	0	0	50	0	0	50	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.54	6	0	0.16	19	0	0.12	17	0	0.27	18	0	0.10	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	83,315	92,733	92,733	35,154	32,423
Gross losses .....	1,138	2,736	6,114	9,957	10,688
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,163	1,700	3,071	2,252	2,420
Net losses .....	-25	1,036	3,043	7,705	8,268
Provision for loan and lease losses .....	7,378	-10,570	-9,421	37,779	10,999
Adjustments .....	51	0	3,046	27,505	0
Ending balance .....	90,769	81,127	83,315	92,733	35,154
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.14	0.08	75	-0.24	-0.03	11	-0.10	-0.01	23	0.48	0.38	68	0.16	0.12	71
Provision for loan and lease losses / Average loans and leases .....	0.23	0.14	75	-0.37	-0.04	10	-0.16	-0.01	20	0.67	0.53	70	0.22	0.16	71
Provision for loan and lease losses / Net loan and lease losses .....	-29,512	198.72	0	-1,020.27	62.34	14	-309.60	147.24	19	490.32	672.96	49	133.03	142.73	53
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.39	1.17	75	1.49	1.32	72	1.41	1.26	71	1.62	1.35	77	0.68	0.94	17
Allowance for loan and lease losses / Total loans and leases .....	1.38	1.15	75	1.48	1.31	72	1.40	1.25	70	1.60	1.33	77	0.67	0.93	19
Allowance for loan and lease losses / Net loans and leases losses (X) .....	28.67			39.15	49.92	70	27.38	31.39	64	12.04	25.33	37	4.25	17.18	24
Allowance for loan and lease losses / Nonaccrual assets .....	343.22	413.77	53	246.44	417.11	48	272.29	459.08	45	256.81	336.78	53	130.42	315.75	29
ALLL / 90+ days past due + nonaccrual loans and leases .....	341.85	319.24	63	243.92	376.57	51	271.22	461.06	46	256.39	293.46	60	129.90	283.41	34
Gross loan and lease losses / Average loans and leases .....	0.04	0.16	22	0.10	0.10	60	0.11	0.12	60	0.18	0.16	67	0.22	0.16	73
Recoveries / Average loans and leases .....	0.04	0.07	31	0.06	0.05	69	0.05	0.05	63	0.04	0.04	60	0.05	0.05	65
Net losses / Average loans and leases .....	0	0.08	22	0.04	0.05	54	0.05	0.06	56	0.14	0.11	70	0.17	0.11	72
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses .....	19.02	23.25	44	17.07	20.17	53	30.84	43.82	45	21.07	42.12	34	29.45	41.80	43
Earnings coverage of net loan and lease losses (X) .....	-3,017.64	-9.51	0	70.95	-10.45	78	49.07	-14.44	71	17.96	33.55	42	16.89	22.46	50
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.01	-0.01	33	-0.05	0.01	8	0	0.02	51	0.01	0.04	44	-0.01	0.02	15
Real estate loans secured by 1–4 family .....	-0.03	-0.02	29	-0.13	-0.01	3	-0.08	-0.01	11	-0.01	0.01	31	-0.01	0.02	22
Revolving .....	0	-0.08	62	-0.02	-0.01	21	-0.01	-0.01	36	-0.01	0	29	0	0.02	65
Closed-end .....	-0.04	-0.02	18	-0.17	0	2	-0.10	-0.01	7	0	0.01	27	-0.01	0.02	17
Commercial real estate loans .....	0	0	32	-0.01	0.02	21	0.04	0.03	72	0.01	0.05	48	-0.02	0.02	16
Construction and land development .....	-0.04	-0.02	25	-0.10	-0.01	8	-0.06	-0.01	15	-0.05	0	16	-0.01	-0.02	28
1–4 family .....	0	0	60	0	0	55	0	0	54	0	0	14	0	0	54
Other .....	-0.04	-0.01	21	-0.10	-0.01	7	-0.06	-0.01	13	-0.05	-0.01	14	-0.01	-0.02	25
Multifamily .....	0	0	58	0	0	54	0	0	51	0	0	51	-0.31	0	1
Nonfarm nonresidential .....	0	0	42	0	0.03	29	0.05	0.04	74	0.02	0.07	55	0	0.03	48
Owner-occupied .....	0	0	60	0	0	55	0	0.01	51	0.02	0.01	72	0	0.01	44
Other .....	0	0	31	0	0.02	20	0.05	0.03	79	0.01	0.04	61	0	0.01	65
Real estate loans secured by farmland .....	0	0	55	0	0	51	0	0.01	49	0	0.01	44	0	0.01	45
Commercial and industrial loans .....	0.09	0.10	59	0.31	0.10	82	0.27	0.15	72	0.43	0.20	81	0.91	0.27	92
Loans to individuals .....	0.65			0.14	0.47	38	0.02	0.43	8	0.91	0.66	76	0.97	0.74	75
Credit card loans .....	0	1.99	8	0.71	0.94	56	1.38	0.87	77	2.82	1.71	74	4.79	1.89	90
Agricultural loans .....	0	0.01	53	0	0	52	0	0	54	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions .....	0			0				0							
Other loans and leases .....	0	0.14	31	0	0.23	32	0	0.24	29	0	0.44	29	0	0.14	33

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		8,335		8,850		10,139		10,161	8,243						
90+ days past due loans and leases .....		106		339		121		59	108						
Nonaccrual loans and leases .....		26,446		32,920		30,598		36,110	26,955						
Total past due and nonaccrual loans and leases .....		34,887		42,109		40,858		46,330	35,306						
Restructured 30–89 days past due .....		20		0		0		0	80						
Restructured 90+ days past due .....		0		0		0		0	0						
Restructured nonaccrual .....		2,439		4,956		4,653		6,108	7,943						
Total restructured loans and leases .....		2,459		4,956		4,653		6,108	8,023						
30–89 days past due loans held for sale .....		0		0		0		0	0						
90+ days past due loans held for sale .....		0		0		0		0	0						
Nonaccrual loans held for sale .....		0		0		0		0	0						
Total past due and nonaccrual loans held for sale .....		0		0		0		0	0						
Restructured loans and leases in compliance .....		4,022		4,037		3,910		4,182	11,020						
Other real estate owned .....		2,419		12,804		13,618		12,750	12,390						
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0	0						
90+ days past due .....		0		0		0		0	0						
Nonaccrual .....		0		0		0		0	0						
Total other assets past due and nonaccrual .....		0		0		0		0	0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.13	0.32	27	0.16	0.18	55	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29
90+ days past due loans and leases .....	0	0.09	27	0.01	0.03	54	0	0.02	48	0	0.04	41	0	0.03	42
Nonaccrual loans and leases .....	0.40	0.38	58	0.60	0.52	63	0.51	0.44	63	0.62	0.60	58	0.52	0.48	63
90+ days past due and nonaccrual loans and leases .....	0.41	0.53	45	0.61	0.58	58	0.52	0.48	60	0.62	0.67	50	0.52	0.54	57
30–89 days past due restructured .....	0	0.01	41	0	0	33	0	0	31	0	0	32	0	0	63
90+ days past due restructured .....	0	0	31	0	0	45	0	0	44	0	0	45	0	0	45
Nonaccrual restructured .....	0.04	0.09	38	0.09	0.09	59	0.08	0.08	62	0.11	0.09	66	0.15	0.07	80
30–89 days past due loans held for sale .....	0	0	40	0	0	49	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	47	0	0	48	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.13	0.32	27	0.16	0.18	55	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29
90+ days past due assets .....	0	0.10	25	0.01	0.03	54	0	0.02	48	0	0.04	41	0	0.03	42
Nonaccrual assets .....	0.40	0.39	58	0.60	0.53	61	0.51	0.44	63	0.62	0.60	57	0.52	0.48	63
30+ days past due and nonaccrual assets .....	0.53	0.88	35	0.77	0.79	52	0.69	0.71	53	0.80	0.95	42	0.68	0.87	42
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.25	0.32	45	0.36	0.39	52	0.32	0.31	57	0.43	0.47	51	0.38	0.39	57
90+ days past due and nonaccrual assets + other real estate owned .....	0.27	0.34	51	0.49	0.43	63	0.46	0.34	69	0.59	0.52	60	0.56	0.45	69
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.30	0.38	48	0.53	0.54	56	0.50	0.45	61	0.64	0.63	58	0.71	0.56	69
Allowance for loan and lease losses .....	36.25	57.44	33	61.34	65.65	50	57.76	59.86	52	57.20	72.10	42	143.50	92.08	77
Equity capital + allowance for loan and lease losses .....	2.32	3.52	39	3.94	4.89	45	3.45	4.10	44	4.34	5.64	41	4.94	4.77	58
Tier 1 capital + allowance for loan and lease losses .....	2.47	3.97	36	4.47	5.37	47	3.91	4.51	47	4.99	6.21	43	5.86	5.30	63
Loans and leases + other real estate owned .....	0.50	0.63	49	0.91	0.83	62	0.81	0.70	64	0.91	0.92	58	0.96	0.78	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.10	0.26	32	0.08	0.16	35	0.09	0.18	38	0.18	0.25	49	0.12	0.28	23
	90+ days past due .....		0	0.11	16	0	0.03	26	0	0.02	27	0	0.04	51	0	0.03	24
	Nonaccrual.....		0.33	0.45	47	0.67	0.55	67	0.50	0.43	65	0.69	0.63	62	0.49	0.45	63
Commercial and industrial	30–89 days past due .....		0.21	0.28	53	0.46	0.10	93	0.50	0.19	84	0.18	0.15	66	0.34	0.22	73
	90+ days past due .....		0.01	0.03	53	0.03	0.01	82	0.01	0.02	69	0	0.02	31	0.01	0.02	70
	Nonaccrual.....		0.80	0.46	79	0.49	0.58	54	0.62	0.53	65	0.48	0.61	55	0.76	0.74	64
Individuals	30–89 days past due .....		0.51	0.70	39	0.14	0.31	36	0.40	0.53	51	0.19	0.52	37	0.30	0.60	34
	90+ days past due .....		0	0.07	41	0	0.01	34	0.01	0.02	66	0	0.02	30	0	0.02	31
	Nonaccrual.....		0.22	0.18	73	0.08	0.12	54	0.32	0.14	79	0.31	0.14	76	0.05	0.12	49
Depository institution loans	30–89 days past due .....			0.01			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.10	29	0	0.07	36	0	0.06	32	0	0.07	34	0	0.10	34
	90+ days past due .....		0	0	44	0	0	46	0	0	45	0	0	45	0	0	47
	Nonaccrual.....		0.51	0.36	75	0	0.27	32	0	0.18	31	9.12	0.57	94	0	0.80	28
Foreign governments	30–89 days past due .....			0						0							
	90+ days past due .....			0						0							
	Nonaccrual.....			0.18						0							
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.30	24	0	0.31	23	0	0.67	22	0	0.28	23
	90+ days past due .....		0	0.01	33	0	0.01	42	0	0.01	40	0	0	40	0	0	40
	Nonaccrual.....		0	0.07	23	0	0.21	34	0	0.07	37	0	0.10	33	0.64	0.04	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due .....	0.22	0.39	40	0.06	0.25	22	0.26	0.37	48	0.45	0.46	57	0.12	0.53	12
	90+ days past due .....	0	0.22	18	0	0.04	28	0	0.04	29	0	0.06	59	0	0.05	28
	Nonaccrual .....	0.56	0.61	54	1.14	0.59	84	0.90	0.48	84	0.89	0.67	73	0.62	0.55	64
Revolving	30–89 days past due .....	0.14	0.26	33	0.22	0.19	62	0.15	0.19	54	0.14	0.25	48	0.03	0.36	19
	90+ days past due .....	0	0.02	35	0	0.01	40	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual .....	0.51	1.15	51	0.66	0.44	70	0.73	0.37	76	0.50	0.46	61	0.42	0.34	63
Closed-end	30–89 days past due .....	0.24	0.42	42	0.01	0.23	15	0.29	0.40	52	0.54	0.48	61	0.14	0.56	16
	90+ days past due .....	0	0.25	19	0	0.04	30	0	0.04	31	0.01	0.06	61	0	0.05	29
	Nonaccrual .....	0.57	0.60	60	1.29	0.61	84	0.95	0.49	83	1.01	0.69	78	0.67	0.57	64
Junior lien	30–89 days past due .....	0.01	0.01	62	0.01	0.01	62	0.01	0.01	65	0	0.01	15	0	0.02	32
	90+ days past due .....	0	0	36	0	0	46	0	0	44	0	0	44	0	0	41
	Nonaccrual .....	0.03	0.02	65	0.10	0.02	93	0.08	0.02	90	0.09	0.03	86	0.08	0.03	84
Commercial real estate	30–89 days past due .....	0.05	0.16	31	0.08	0.11	60	0.01	0.08	28	0.04	0.14	40	0.12	0.15	52
	90+ days past due .....	0	0.01	29	0	0.01	39	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual .....	0.23	0.32	47	0.41	0.49	52	0.28	0.37	50	0.52	0.57	55	0.36	0.34	60
Construction and development	30–89 days past due .....	0	0.22	16	0	0.10	31	0	0.09	27	0	0.16	26	0	0.20	22
	90+ days past due .....	0	0.01	39	0	0	45	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual .....	0	0.16	31	0.03	0.14	61	0.11	0.08	76	0.07	0.21	58	1.52	0.18	93
1–4 family	30–89 days past due .....	0	0.02	29	0	0.01	41	0	0.03	39	0	0.03	36	0	0.05	33
	90+ days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual .....	0	0.01	32	0	0.01	42	0.10	0	95	0	0.01	42	1.33	0.01	99
Other	30–89 days past due .....	0	0.17	19	0	0.07	33	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due .....	0	0.01	40	0	0	47	0	0	48	0	0	44	0	0	44
	Nonaccrual .....	0	0.13	36	0.03	0.08	68	0.02	0.06	65	0.07	0.16	63	0.19	0.14	76
Multifamily	30–89 days past due .....	0	0.04	29	0	0.04	40	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due .....	0	0	45	0	0	48	0	0	48	0	0	47	0	0	46
	Nonaccrual .....	0	0.07	25	0	0.11	34	0	0.06	36	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.05	0.13	40	0.10	0.10	65	0.01	0.08	36	0.05	0.14	44	0.15	0.13	66
	90+ days past due .....	0	0.01	32	0	0.01	40	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual .....	0.27	0.39	42	0.47	0.55	51	0.31	0.49	46	0.60	0.73	53	0.21	0.36	39
Owner Occupied	30–89 days past due .....	0.05	0.04	62	0.09	0.03	82	0.01	0.03	53	0.05	0.05	59	0.12	0.06	75
	90+ days past due .....	0	0	34	0	0.01	42	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual .....	0.05	0.14	32	0.23	0.21	59	0.14	0.18	53	0.34	0.27	65	0.11	0.19	41
Other	30–89 days past due .....	0	0.08	14	0.01	0.06	60	0	0.03	27	0	0.06	22	0.02	0.05	58
	90+ days past due .....	0	0	37	0	0	44	0	0	45	0	0	44	0	0.01	41
	Nonaccrual .....	0.22	0.21	62	0.24	0.31	58	0.17	0.24	57	0.26	0.33	57	0.10	0.14	58
Farmland	30–89 days past due .....	0	0.11	30	0	0.04	35	0	0.06	34	0	0.08	33	0	0.21	28
	90+ days past due .....	0	0.01	43	0	0	46	0	0	46	0	0	46	0	0.01	45
	Nonaccrual .....	0	0.63	22	8.19	1.02	91	7.79	0.73	91	9.83	1.19	92	8.64	1.06	94
Credit card	30–89 days past due .....	1.14	1.02	68	0.35	0.83	52	1.04	0.88	66	0.31	1.02	49	0	0.87	18
	90+ days past due .....	1.14	0.44	88	0	0.07	34	0	0.12	31	0	0.22	27	0	0.18	30
	Nonaccrual .....	0	0.11	35	0	0.01	45	0	0.01	47	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,059,572	857,858	959,028	853,227	785,257										
Retained earnings .....	411,909	336,795	381,568	281,432	195,813										
Accumulated other comprehensive income (AOCI) .....	-123,532	9,801	-6,994	20,370	4,465										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,347,949	1,204,454	1,333,602	1,155,029	985,535										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	302,609	233,534	264,940	235,309	226,514										
Accumulated other comprehensive income-related adjustments .....	-123,532	9,801	-6,994	20,370	4,465										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,168,872	961,119	1,075,656	899,350	754,556										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,168,872	961,119	1,075,656	899,350	754,556										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	71,786	71,506	71,646	71,365	71,085										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	4	4	4	4	0										
Additional tier 1 capital before deductions .....	71,790	71,510	71,650	71,369	71,085										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	71,790	71,510	71,650	71,369	71,085										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	68,195	51,301	53,580	58,861	35,294										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	68,195	51,301	53,580	58,861	35,294										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	68,195	51,301	53,580	58,861	35,294										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,308,857	1,083,930	1,200,886	1,029,580	860,935										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	10,985,167	9,033,506	10,084,004	8,377,553	6,986,139										
Less: Deductions from common equity tier 1 capital .....	302,609	233,534	264,940	235,309	226,514										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	10,682,558	8,799,972	9,819,064	8,142,244	6,759,625										
Total risk-weighted assets .....	7,403,695	5,643,749	6,595,378	5,560,489	5,481,326										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	15.79	11.85	88	17.03	11.19	92	16.31	12.27	91	16.17	10.91	90	13.77	12.50	72
Common equity tier 1 capital, column B .....	0	0.26	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	16.76	12.53	90	18.30	11.81	93	17.40	12.90	93	17.46	11.60	93	15.06	13.19	78
Tier 1 capital, column B .....	0	0.31	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A .....	17.68	14.37	87	19.21	13.66	90	18.21	14.97	88	18.52	13.45	88	15.71	14.63	73
Total capital, column B .....	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	11.61	9.08	91	11.73	9.56	87	11.68	9.54	88	11.92	9.65	88	12.21	10.39	85
Supplementary leverage ratio, advanced approaches HCs .....		6.62													

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			35			13			17			10				30	169.23	3400.00
Other insurance activities income .....			35			13			17			10				30	169.23	3400.00
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			207,724			158,506			205,041			131,776				126,181	31.05	136.04

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			50			25			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			50			75			50			40					
Separate account assets (L/H) / Total life assets .....	11.61			0			0			0			0					
Insurance activities revenue / Adjusted operating income .....	0.02	0.36	42	0.01	0.58	53	0	0.64	51	0	0.41	50	0.01	0.37	55			
Premium income / Insurance activities revenue .....	0	3.08	41	0	0.03	47	0	0.13	45	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income .....	34.56			100			100			100			100					
Other premium income / Total premium income .....	65.44			0			0			0			0					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0	49	0	0	49	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C) .....	18.14			34.16			47.20			19.85			37.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24						84.24											
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			92.63			448.52			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	50	0	0	49	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	15.60	12.13	62	14.23	11.55	58	16.66	11.86	70	12.39	11.01	52	14.66	11.53	57			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

**Foreign Activities**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.77			0.03			0			0.05				0
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37													
Commercial and industrial loans .....		0.61													2.35
Foreign governments and institutions .....		0						0							
<b>Growth Rates</b>															
Net loans and leases.....		11.61			-20.34			-29.45			5,672.05				-47.91
Total selected assets.....		18.50			-10.31			-19.66			6.04				-25.04
Deposits .....		-4.80			-43.67			-65.37			-44.89				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		23,231	25,615	47,788	20,425	18,677	-9.31	2561.05
Dividends .....		23,111	25,564	47,684	20,230	18,084	-9.60	
Interest .....		120	51	104	195	593	135.29	-86.25
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		22	19	38	52	82	15.79	-18.52
Dividends .....		22	19	38	52	82	15.79	-18.52
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....					0	0		
Dividends .....					0	0		
Interest .....					0	0		
Management and service fees .....					0	0		
Other income .....					0	0		
Total income from subsidiaries .....		23,253	25,634	47,826	20,477	18,759	-9.29	2483.67
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		14	12	25	23	4	16.67	-74.07
Total operating income .....		23,267	25,646	47,851	20,500	18,763	-9.28	2338.89
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		0	0	0	0	0		
Other expenses .....		1,406	1,204	2,448	3,074	4,019	16.78	-3.30
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		1,406	1,204	2,448	3,074	4,019	16.78	-3.30
Income (loss) before taxes .....		21,861	24,442	45,403	17,426	14,744	-10.56	
Applicable income taxes (credit) .....		-271	-236	-481	-589	-702		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		22,132	24,678	45,884	18,015	15,446	-10.32	
Equity in undistributed income of subsidiaries .....		31,203	40,451	78,519	59,749	83,293	-22.86	95.91
Bank subsidiaries .....		31,210	40,459	78,532	59,793	83,449	-22.86	95.96
Nonbank subsidiaries .....		-7	-8	-13	-44	-156		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		53,335	65,129	124,403	77,764	98,739	-18.11	241.85
<b>Memoranda</b>								
Bank net income .....		54,321	66,023	126,216	80,023	101,533	-17.72	241.06
Nonbank net income .....		15	11	25	8	-74	36.36	-44.44
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,397,868	99.73	1,254,477	100.05	1,382,861	100.03	1,202,587	1,056,468	11.43	118.08
Common and preferred stock .....		1,293,705	92.30	1,166,667	93.04	1,284,463	92.91	1,132,513	1,003,489	10.89	120.47
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		104,163	7.43	87,810	7	98,398	7.12	70,074	52,979	18.62	92.25
Investment in nonbank subsidiaries .....		2,008	0.14	2,020	0.16	2,015	0.15	2,023	2,267	-0.59	-18.41
Common and preferred stock .....		2,008	0.14	2,020	0.16	2,015	0.15	2,023	2,267	-0.59	-18.41
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		272	0.02	82	0.01	57	0	70	70	231.71	-34.77
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	-3,621	-0.29	-3,621	-0.26	-3,621	-3,621		
Other assets .....		1,449	0.10	930	0.07	1,140	0.08	659	1,515	55.81	-80.92
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,401,597	100.00	1,253,888	100.00	1,382,452	100.00	1,201,718	1,056,699	11.78	116.35
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		340	0.02	139	0.01	174	0.01	55	79	144.60	347.37
Balance due to subsidiaries and related institutions .....		71,786	5.12	71,506	5.70	71,646	5.18	71,365	71,085	0.39	2.00
Total liabilities .....		72,126	5.15	71,645	5.71	71,820	5.20	71,420	71,164	0.67	2.37
Equity Capital .....		1,329,471	94.85	1,182,243	94.29	1,310,632	94.80	1,130,298	985,535	12.45	130.26
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		6,141	0.44	5,544	0.44	5,850	0.42	5,524	5,151	10.77	41.53
Common surplus .....		1,065,063	75.99	862,494	68.79	963,747	69.71	855,988	786,138	23.49	85.28
Retained earnings .....		393,431	28.07	314,584	25.09	358,598	25.94	256,701	195,813	25.06	20127.81
Accumulated other comprehensive income .....		-123,532	-8.81	9,801	0.78	-6,994	-0.51	20,370	4,465		
Other equity capital components .....		-11,632	-0.83	-10,180	-0.81	-10,569	-0.76	-8,285	-6,032		
Total liabilities and equity capital .....		1,401,597	100.00	1,253,888	100.00	1,382,452	100.00	1,201,718	1,056,699	11.78	116.35
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		71,786	5.12	71,506	5.70	71,646	5.18	71,365	71,085	0.39	2.00
Notes payable to subsidiaries that issued TPS .....		69,525	4.96	69,245	5.52	69,385	5.02	69,104	68,824	0.40	2.06
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	7.76	10.52	23	11.29	12.54	35	10.24	11.96	30	7.44	9.11	33	10.63	10.58	53
Bank net income / Average equity investment in banks .....	8.36	11.07	25	11.50	12.85	33	10.52	12.16	30	7.55	9.38	31	10.65	10.85	50
Nonbank net income / Average equity investment in nonbanks .....	1.49	10.05	29	1.09	15.38	35	1.24	12.65	34	0.38	9.69	32	-3.16	12.07	5
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			9.85			10.34			8.82			15.16	
Bank net income / Parent net income .....	101.85	98.83	43	101.37	102.74	37	101.46	103.27	37	102.90	104.93	46	102.83	103.77	45
Nonbank net income / Parent net income .....	0.03	2.55	39	0.02	0.61	55	0.02	0.79	53	0.01	1.04	51		1.08	
Subsidiary holding companies' net income / Parent net income .....		80.71			93.75			92.15			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	5.43	17.48	27	6.06	11.52	39	5.48	11.91	34	6.32	11.62	41	7.22	9.66	46
Total debt / Equity capital .....	0	12.15	12	0	5.82	24	0	6.43	22	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital .....	5.23	14.28	27	5.86	9.79	41	5.29	10.25	37	6.11	9.67	44	6.98	7.99	51
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.21	12	0	5.82	24	0	6.44	22	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value .....	0	12.27	12	0	5.82	24	0	6.43	22	0	5.79	23	0	3.93	27
Long-term debt / Equity capital .....	0	11.61	13	0	5.76	25	0	6.32	22	0	5.67	25	0	3.86	27
Short-term debt / Equity capital .....	0	0.43	39	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0	46	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0	45	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt .....	0	39.62	11	0	23.81	22	0	29.28	21	0	20.97	23	0	14.37	26
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	97.46	103.92	18	98.85	104.95	26	98.16	105.13	22	100.37	104.49	38	102.05	104.21	46
Total investment in subs / Equity capital .....	105.30	109.01	50	106.28	105.27	58	105.66	105.41	56	106.57	104.82	61	107.43	104.48	62
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.32	0.41	13	-0.10	0.38	24	-0.19	0.43	20	0.05	0.49	41	0.20	0.44	45
Equity investment in subs – equity cap / Net income-div (X) .....		1.23			1.20			1.19		0.05	1.45	4	0.20	1.47	6
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	118.19	126.15	51	306.30	117.90	88	193.68	150.01	76	686.04	121.76	96	484.32	153.39	93
Cash from ops + noncash items + op expense / Op expense + dividend .....	118.17	116.54	54	309.01	138.87	86	193.33	167.98	72	728.72	138.81	97	472.56	152.31	93
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	101.08	92.87	58	100.14	93.76	56	99.95	113.54	49	100	140.42	32	96.84	105.99	28
Pretax operating income + interest expense / Interest expense .....		1,457.38			1,355.69			2,918.78			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	2,641.98	1,417.74	80	3,434.52	1,307.49	83	3,250.80	2,104.65	83	974.80	1,435.81	56	562.77	2,481.22	33
Dividends + interest from subsidiaries / Interest expense + dividends .....	125.62	140.52	51	353.77	116.06	89	212.50	185.27	74		137			196.13	
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	3.59	39	0	5.56	37	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....		28.68			394.03			541.74			52.16			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	7.53	3.32	79	7.07	2.30	82	7.19	2.37	84	5.89	2.19	79	5.16	1.59	81
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0			0			0			0	
Nonaccrual .....		0.76			0			0			0			8.16	
Total .....		1.12			0			0			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total .....	0	0.01	46	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	32	0	0.07	65	0	0.09	63	0	0.09	64	0	0.13	61
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0	49	0	0	49	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	83.63	82.17	60	29.36	77.66	20	49.05	67.32	34	0	79.13	3	0	65.39	4
Dividends declared / Net income .....	34.71	34	53	11.13	22.10	29	18.09	22.04	37	0	29.39	7	0	25.65	7
Net income – dividends / Average equity.....	5.06	7.04	34	10.04	9.56	58	8.39	9.19	37	7.44	6.36	64	10.63	7.61	84
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	124.86	128.25	54	352.80	135.93	88	211.87	166.48	73		130.75			160.93	
Dividends from nonbank subsidiaries .....	0.12	2.20	68	0.26	0.84	81	0.17	2.62	67		3.01			2.59	
Dividends from subsidiary holding companies.....	0	2.84	45	0	0	48	0	0	47		0			0	
Dividends from all subsidiaries .....	124.98	168.66	44	353.06	146.59	88	212.04	201.01	70		158.62			209.89	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	42.55	43.08	46	38.72	31.44	61	37.78	40.82	50	25.28	43.52	29	17.81	45.88	24
Interest income from bank subsidiaries.....	0.22	0.13	82	0.08	0.02	88	0.08	0.01	88	0.24	0.05	90	0.58	0.09	89
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.35	44	0	0.47	43	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries .....	42.77	46.71	46	38.80	33.38	59	37.86	43.51	46	25.52	51.02	27	18.40	48.40	23
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	146.67	45.98	87	172.73	51.33	94	152	68.07	90	650	99.52	92		76.61	
Interest income from nonbank subsidiaries.....	0	2.85	35	0	0.01	47	0	0.04	46	0	0.07	45		0.91	
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0	48	0	0.15	47	0	0.02	47		0.02	
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.01	47	0	0.03	45	0	0.11	47		0.01	
Operating income from nonbank subsidiaries .....	146.67	54.49	84	172.73	54.11	94	152	73.08	89	650	105.70	92		83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			40.90			42.28			29.39			65.48	
Interest income from subsidiary holding companies .....		13.26			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.33			0			0			0			0	
Other income from subsidiary holding companies.....		-3.08			0			0			0			0	
Operating income from subsidiary holding companies.....		98.24			40.90			42.28			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.33	65.33	69	99.68	70.62	66	99.65	76.48	65	98.68	76.69	57	96.38	77.61	43
Interest income from bank subsidiaries.....	0.52	0.78	80	0.20	0.60	84	0.22	0.06	88	0.95	0.11	91	3.16	0.23	93
Management and service fees from bank subsidiaries .....	0	1.33	38	0	1.34	44	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.01	46	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries .....	99.85	75.26	65	99.88	82.01	57	99.87	84.17	60	99.63	84.80	55	99.54	94.06	57
Dividends from nonbank subsidiaries .....	0.09	3.28	65	0.07	0.74	72	0.08	1.35	65	0.25	1.76	70	0.44	1.13	74
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0	46	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0	49	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0.09	5.58	53	0.07	1.19	65	0.08	1.71	57	0.25	2.06	65	0.44	1.56	71
Dividends from subsidiary holding companies.....	0	1.79	45	0	0	48	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0	50	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			393.33			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt .....		28.16			37.96			32.71			59.71			70.71	